

February 23, 2015

Testimony of

Sonja Zandri, Owner of Brookside Rest Home, Danbury Ct.

In opposition to

S.B. No. 471, (Proposed) AN ACT REQUIRING RESIDENTIAL CARE HOMES TO CARRY LIABILITY INSURANCE.

Senator Gerratana, Representative Ritter and members of the Public Health Committee.

My name is Sonja Zandri Owner of Brookside Rest Home a 20 bed Home. I have owned the home for 40 years and my daughter is now the administrator. I still do all the financial, pay the bills Etc. I am writing you today to voice our **opposition to SB 471**- An Act Requiring Residential Care Homes to Carry Liability Insurance.

Let me begin by questioning the reasoning behind the introduction of this bill. The title of Proposed Bill 471 implies that Residential Care Homes are not currently required to carry Liability Insurance. This would be incorrect. The Department of Public Health for many years, as part of its initial and renewal licensing process, has required that Residential Care Homes carry Malpractice and Public Liability Insurance.

10 to 15 years ago our industry went through a difficult time due to skyrocketing liability insurance premiums. Coverage, which was difficult to find, was about three fold what we currently pay. During this time our home was forced to reduce our liability limits by 2/3 just to stay viable as a business. We need this flexibility if an event like this were to reoccur in the future.

The Governor has frozen our rate again for two years. How will we be able to care for our residents if we face mandated insurance premium increases?

In closing, this bill's Statement of Purpose, "***To protect residents of Residential Care Homes***", I believe should be left in the hands of the Department of Public Health through its facility inspection

I closing, in the **40 years I have never had a lawsuit**. We are Board and Care Homes. Take good care of the residents at a low cost in my case daily \$73.72 or monthly \$2242.32 this is in Fairfield county. We have mentaly ill elderly and handicap residents some have been as long as 35 years with us.

Thank You,
Sonja Zandri

Any questions 203-740-0488

